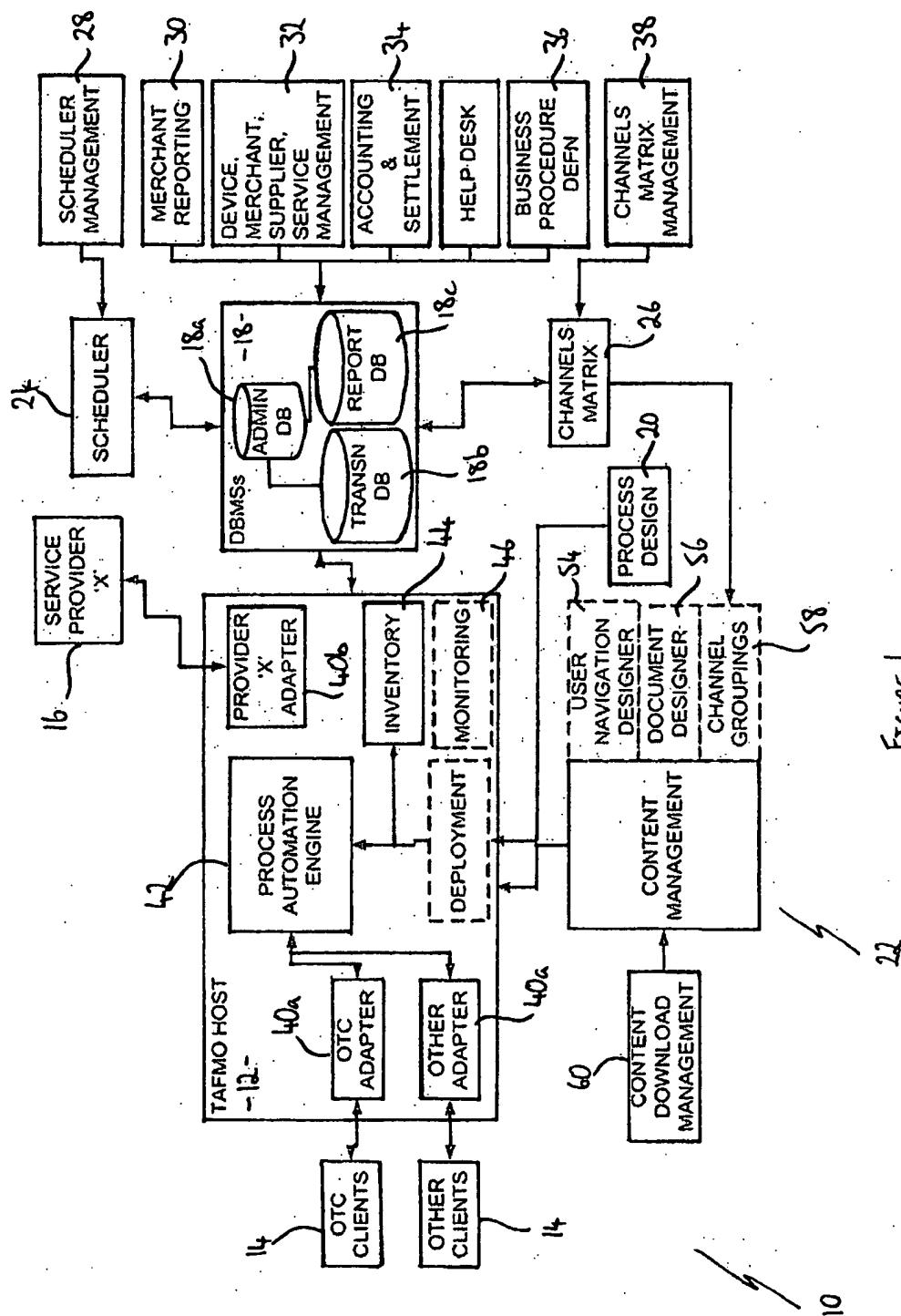


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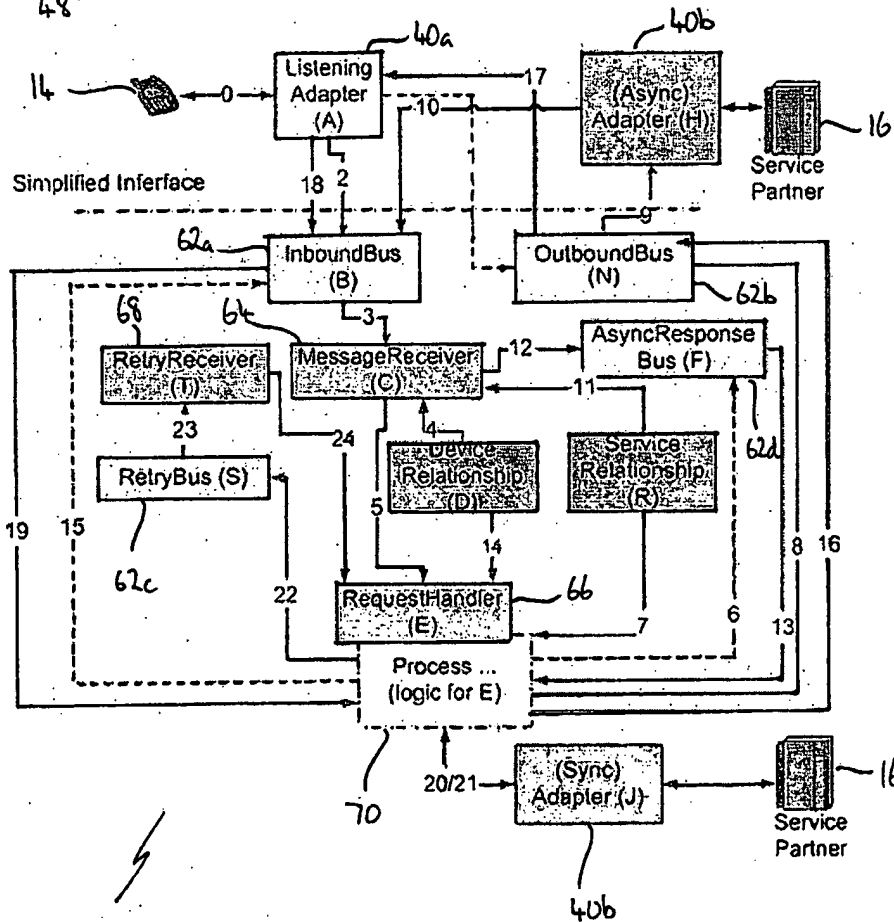
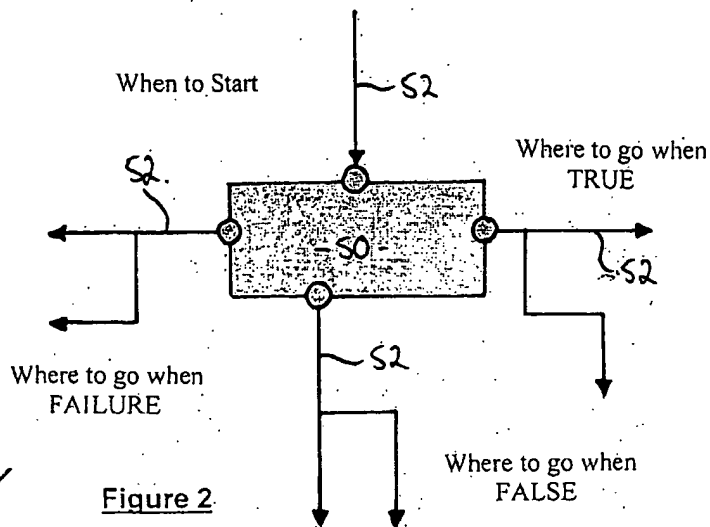


FIGURE 3

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TAFMO / Authorisation Transaction Sequence

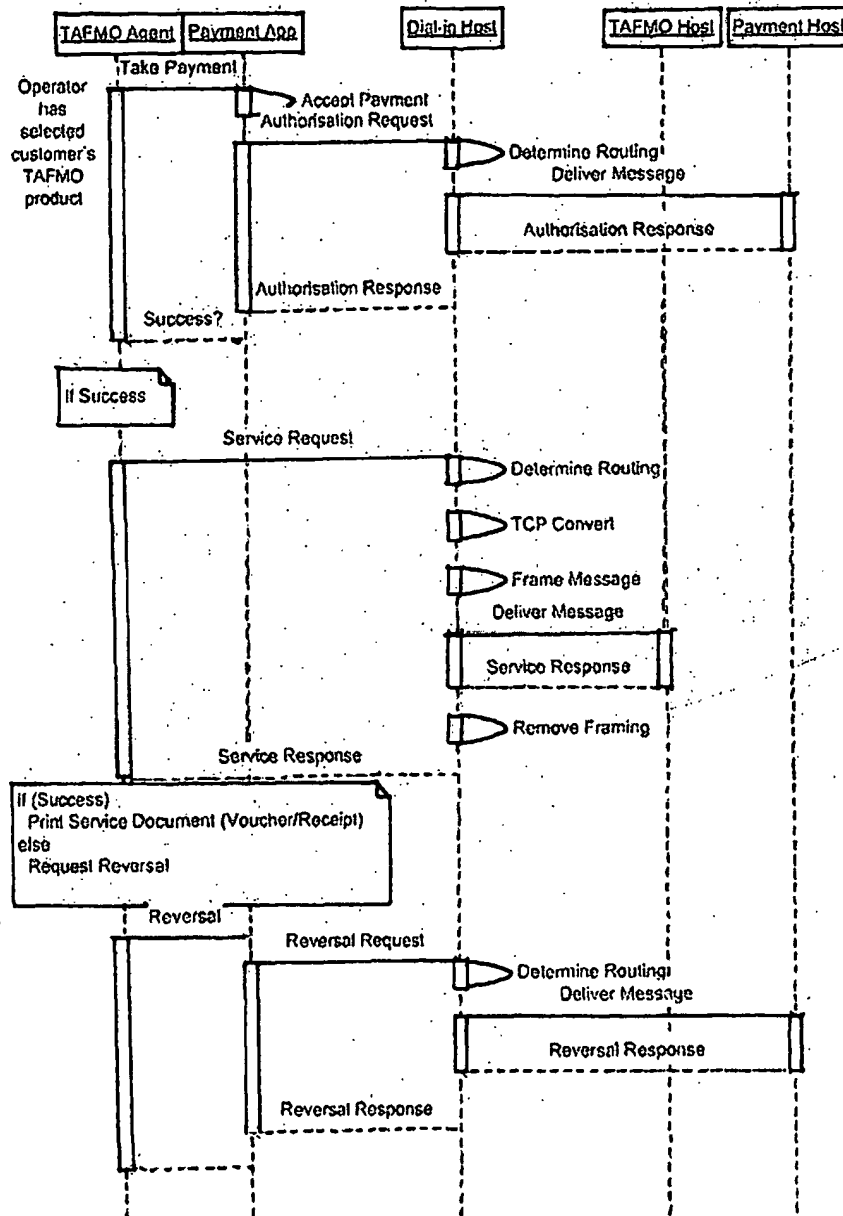
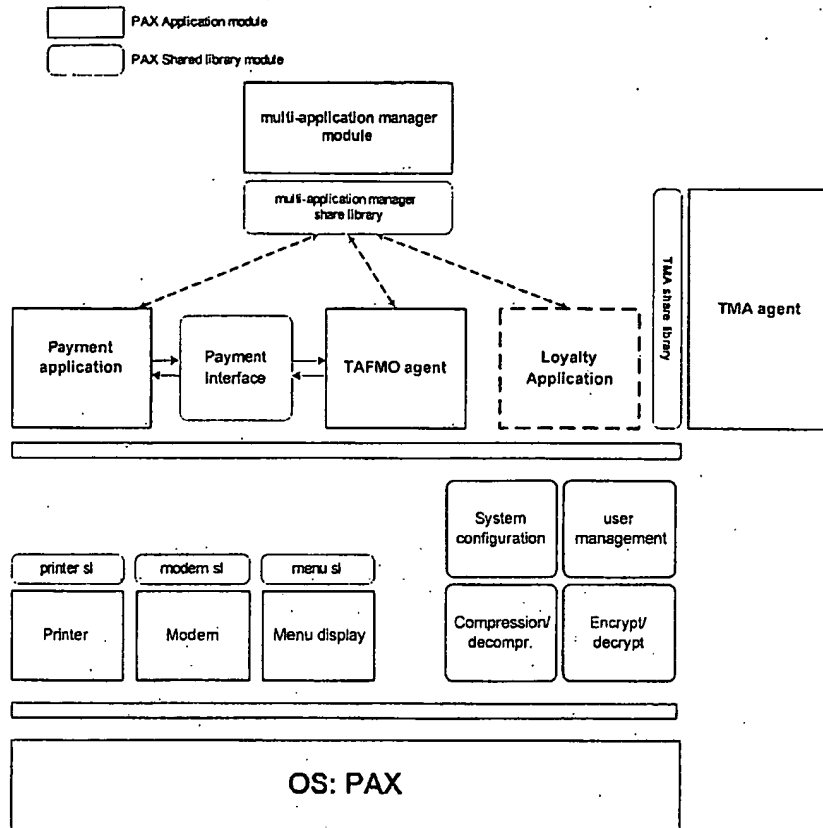


FIGURE 4

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**Figure 5**